

# Injury board offers rise 600% to €115.3m

by Seán McCárthaigh

AWARDS to accident victims by the Personal Injuries Assessment Board soared by 600% to €115.3m last year.

The PIAB made a total of 5,573 offers of compensation to injured parties in 2006, according to its latest annual report. However, only 3,404 settlement offers made by the PIAB — 61% of all awards — were accepted, resulting in a total of €66.7m being paid out in compensation.

Under Irish law, all claims for personal injury, excluding medical negligence, must be submitted to the PIAB. However, claimants and insurance companies can reject the PIAB award and pursue a case through the courts.

The largest single accepted award during 2006 was €408,415, while the lowest was €1,000. The average accepted payout was €19,610.

All but 7% of accepted awards are for sums less than €38,000 with the vast majority ranging from €10,000 to €30,000. But 2,169 claims worth €48.6m were either rejected or subsequently settled between the insurer and claimant.

The PIAB also expressed concern that 90% of claims are still being filed by solicitor's even though claimants can lodge a claim themselves for a fixed fee of €50.

However, a High Court ruling, which is being appealed by the PIAB, prevents the board from contacting claimants to advise them cases can be processed

without the need for solicitors.

PIAB chief executive Patricia Byron said it was "still embedded in the Irish consciousness" that people needed legal assistance to file such claims.

Ms Byron said the PIAB was now processing claims three times faster than under the old system, with average waiting times of 7-8 months.

"The PIAB enables these people to receive the same level of compensation they would receive in the courts in a fraction of the time."

Ms Byron said the PIAB had reduced legal costs associated with the processing of claims by €45m since its establishment in 2004. She predicted annual savings of €40m in the current year.

The PIAB is also planning to introduce a 24/7 online service next year which will allow customers to monitor the progress of their claim.